

<i>SERFF Tracking Number:</i>	<i>FARM-125895440</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Farmers Insurance Exchange</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>HAR0803-107810</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Next Generation Enhancements/F-08-063</i>		

## Filing at a Glance

Company: Farmers Insurance Exchange

Product Name: H-AR-2008-HO-F

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI  
Combinations

Filing Type: Rate/Rule

SERFF Tr Num: FARM-125895440 State: Arkansas

SERFF Status: Closed

Co Tr Num: HAR0803-107810

Co Status:

Authors: Anahit Bekarian, Jeanette

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 11/17/2008

State Tr Num: EFT \$100

State Status: Fees verified and  
received

Reviewer(s): Becky Harrington,  
Betty Montesi

Disposition Date: 11/19/2008

Disposition Status: Filed

Effective Date Requested (New): 04/16/2009

Effective Date Requested (Renewal): 04/16/2009

Effective Date (New): 04/16/2009

Effective Date (Renewal):

04/16/2009

State Filing Description:

## General Information

Project Name: AR Next Generation Enhancements

Project Number: F-08-063

Reference Organization:

Reference Title:

Filing Status Changed: 11/19/2008

State Status Changed: 11/19/2008

Corresponding Filing Tracking Number:

Filing Description:

On behalf of Farmers Insurance Exchange, we respectfully submit for your review and approval a Homeowners rating rule revision for our Farmers Next Generation® Homeowners product.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

With this submission, we propose the introduction of rates for new optional endorsements previously filed with your

<i>SERFF Tracking Number:</i>	<i>FARM-125895440</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Next Generation Enhancements/F-08-063</i>		

department:

- **Unscheduled Personal Articles Endorsement – J6676**
- **Farmers Next Generation® Homeowners Endorsement Extending Coverage Under Section II – Liability for Farm Land Leased to Others – J6677**

## Company and Contact

### Filing Contact Information

Feliksa Barran, Manager - Business  
Implementation  
4700 Wilshire Blvd.  
Los Angeles, CA 90010

Feliksa\_Barran@farmersinsurance.com

(323) 932-3056 [Phone]

### Filing Company Information

Farmers Insurance Exchange  
4680 Wilshire Blvd.  
Los Angeles, CA 90010  
(323) 932-3056 ext. [Phone]

CoCode: 21652

State of Domicile: California

Group Code: 212

Company Type:

Group Name:

State ID Number:

FEIN Number: 95-2575893

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100.00 is the required filing fee for this filing. Check will be sent via EFT
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Exchange	\$100.00	11/17/2008	23984798

<i>SERFF Tracking Number:</i>	<i>FARM-125895440</i>	<i>State:</i>	<i>Arkansas</i>
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Becky Harrington	11/19/2008	11/19/2008

<i>SERFF Tracking Number:</i>	<i>FARM-125895440</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>AR Next Generation Enhancements/F-08-063</i>		

## Disposition

Disposition Date: 11/19/2008

Effective Date (New): 04/16/2009

Effective Date (Renewal): 04/16/2009

Status: Filed

Comment:

<b>Company Name:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>	<b>Overall % Indicated Change:</b>
Farmers Insurance Exchange	0.000%	\$0	1,000	\$830,000	0.000%	0.000%	0.000%

SERFF Tracking Number: FARM-125895440 State: Arkansas

Filing Company: Farmers Insurance Exchange State Tracking Number: EFT \$100

Company Tracking Number: HAR0803-107810

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: H-AR-2008-HO-F

Project Name/Number: AR Next Generation Enhancements/F-08-063

Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover memo	Filed	Yes
Rate	Manual pages	Filed	Yes

SERFF Tracking Number:	FARM-125895440	State:	Arkansas
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Company Tracking Number:	HAR0803-107810		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	H-AR-2008-HO-F		
Project Name/Number:	AR Next Generation Enhancements/F-08-063		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Modified File/Use
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	16.800%
<b>Effective Date of Last Rate Revision:</b>	01/16/2009
<b>Filing Method of Last Filing:</b>	Modified File/Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Farmers Insurance Exchange	0.000%	0.000%	\$0	1,000	\$830,000	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>FARM-125895440</i>	<i>State:</i>	<i>Arkansas</i>
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## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Filed	Manual pages	Pages 504, 753, Replacement 2011, 2762-3000		ARM0504.pdf ARM0753.pdf ARM2011.pdf ARM2762-3000.pdf

## FARMERS INSURANCE EXCHANGE

### OPTIONAL COVERAGES

#### SECTION I – PROPERTY

The following descriptions serve as summaries only. Please see the endorsement for complete information.

##### **LOSS PAYABLE CLAUSE ENDORSEMENT – J6245**

This endorsement specifies loss payee information for business or personal property as scheduled.

There is no charge for this endorsement.

##### **MODIFIED LOSS SETTLEMENT ENDORSEMENT AMENDING SECTION I – J6234**

This endorsement changes the loss settlement provisions that apply to the dwelling and separate structures.

This endorsement reduces the premium.

##### **SCHEDULED PERSONAL ARTICLES ENDORSEMENT - J6252**

This endorsement insures specifically scheduled personal property, for which a premium and an amount of insurance are stated in the endorsement, against accidental, direct physical loss or damage, subject to all exclusions except mysterious disappearance. The Section I – Special Limits on Certain Personal Property do not apply to scheduled personal property. The limit of insurance for each article scheduled on the endorsement is the amount of insurance set forth for

##### ★ **UNSCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6676**

This endorsement covers several classes of unscheduled personal property owned by an insured against accidental, direct physical loss or damage, subject to policy exclusions and endorsement limitations. The two classes of property covered are Jewelry and Other, which consists of furs, fine arts, stamp and coin collections, silverware and firearms. The maximum limit for a single item is \$2,500. Payment under this endorsement is subject to a separate deductible, which is the policy deductible shown in the Declarations or \$500, whichever is less.

Loss settlement is provided on a replacement cost basis, subject to the smallest of the cost to repair, to restore or to replace the item or to the insured's insurable interest in the item. If the object is no longer available, settlement is based on a similar article of comparable quality and usefulness.

This endorsement is available for an additional charge.

##### **PHYSICIANS, SURGEONS, DENTISTS, AND VETERINARIANS AWAY FROM PREMISES ENDORSEMENT (SECTION I ONLY) – J6264**

Covers specified business personal property while it is away from premises owned by, rented to, occupied or controlled by the insured. Eliminates Section I Special Limit on Certain Personal Property for business property.

This endorsement is available for an additional charge.

##### **RESIDENCE GLASS – WAIVER OF DEDUCTIBLE ENDORSEMENT – J6260**

This endorsement eliminates the deductible for direct accidental physical loss or damage to glass attached to the insured's dwelling and separate structures.

This endorsement is available for an additional charge.



## FARMERS INSURANCE EXCHANGE

### OPTIONAL COVERAGES

#### SECTION II – LIABILITY

The following descriptions serve as summaries only. Please see the endorsement for complete information.

##### **INCIDENTAL FARM OR RANCH ENDORSEMENT – J6246**

This endorsement provides property and liability coverages for incidental farm or ranch exposures. It includes Farm or Ranch Liability coverage subject to the Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) stated limits. It also includes Unscheduled Farm or Ranch Personal Property coverage up to \$3,000, and Animal Collision Coverage up to \$1,500 per animal and \$7,500 per collision event.

There is an option to purchase coverage for Scheduled Farm and Ranch Buildings, Barns and Other Structures, and an option to purchase coverage for Scheduled Farm or Ranch Personal Property.

The endorsement excludes coverage for bodily injury and property damage caused by transmission of a communicable animal sickness, disease or disorder.

This endorsement is available for an additional charge.

##### ★ **ENDORSEMENT EXTENDING LIABILITY FOR FARM LAND LEASED TO OTHERS – J6677**

This endorsement provides Liability coverage for farm land, owned by the insured and leased to others, providing the land is 640 acres or less and there are no building structures on the land.

This endorsement is available for an additional charge.

##### **PREMISES RENTED TO OTHERS FOR SOLE USE AS A PRIVATE RESIDENCE – COVERAGE E – (PERSONAL LIABILITY) COVERAGE F (MEDICAL PAYMENTS TO OTHERS) – J6257**

This endorsement extends Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) to the locations listed on the endorsement that are rented to others by an insured for the sole use as a private residence.

This endorsement is available for an additional charge.

##### **SEPARATE STRUCTURES RENTED TO OTHERS ON THE RESIDENCE PREMISES – J6262**

Covers specifically described separate structures on the residence premises which are rented or held for rental for use as private residences. Coverage limit for each structure is shown in endorsement. Coverage B stated limit does not apply. Removes Section II exclusions for business and rental property.

This endorsement is available for an additional charge.

## FARMERS INSURANCE EXCHANGE

### OPTIONAL COVERAGES — SECTION I — PROPERTY

#### ★ UNSCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6676

To determine the premium for jewelry:

1. Determine the amount coverage necessary for the article(s).
2. Divide the amount of coverage from Step 1 by 100.
3. Multiply the result from Step 2 by the base rate for the selected type (i.e. jewelry) and round the product to the nearest cent.
4. Multiply the result from Step 3 by the ZIP code factor for premium component 4 and round the product to the nearest cent.
5. Multiply the result from Step 5 by the factor for the appropriate protective device(s) and round the product to the nearest cent.

Protective Devices Discount	
Type of Protective Device	Factor
Local Station Burglar Alarm	0.97
Central Station Burglar Alarm	0.95
Central Station Fire Alarm	0.95

Personal Articles – Jewelry

Amount of Coverage	Base Rate per \$100 (\$500 Deductible)
\$1,000-5,000	\$0.80
\$5,001-10,000	\$0.80
Over \$10,000	\$0.80

Personal Articles – All Other Articles

Amount of Coverage	Premium
\$5,000	\$29.10
Each add'l \$1,000	\$5.80

#### COURSE OF CONSTRUCTION – RECONSTRUCTION ENDORSEMENT – J6253

The following factors apply to Premium Components A, C, D, E and F:

Coverage C (Personal Property) and D (Additional Living Expense) excluded:	0.75
Coverage C (Personal Property) and D (Additional Living Expense) included:	1.00

The following discounts and rating factors do not apply during the course of new construction or reconstruction:

**Discounts not applicable when this endorsement is attached to the policy:**

Interior Inspection Discount  
 Central Fire Alarm Discount  
 Central or Local Burglar Alarm Discount  
 Full or Partial Sprinkler System Discount  
 New Home Discount  
 Heating and Electrical System Renovation Discount  
 Plumbing System Renovation Discount  
 Roof Surfacing Discount  
 Non-Smoker Discount  
 New Roof Discount

**Rating Factors not applicable when this endorsement is attached to the policy:**

Modified Replacement Cost Factor  
 Occupancy Type Factor  
 Roof Type Factor  
 Reduced Coverage Option Factor

**FARMERS INSURANCE EXCHANGE**  
**OPTIONAL COVERAGES — SECTION II — LIABILITY**

**All Section Limits must be the same for all Liability coverages.**

★ **FARM LAND LEASED TO OTHERS – J6677**

Policy Liability Limit	Annual Premium
\$100,000	\$20
\$200,000	\$25
\$300,000	\$40
\$500,000	\$60
\$1,000,000	\$90

<i>SERFF Tracking Number:</i>	<i>FARM-125895440</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>HAR0803-107810</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>H-AR-2008-HO-F</i>		
<i>Project Name/Number:</i>	<i>AR Next Generation Enhancements/F-08-063</i>		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Filed	11/19/2008
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**Comments:**

**Attachment:**

P&C Transmittal.pdf

<b>Satisfied -Name:</b>	Cover memo	<b>Review Status:</b>	Filed	11/19/2008
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**Comments:**

**Attachment:**

Cover Memo.pdf


## Property &amp; Casualty Transmittal Document (Revised 1/1/06)

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	Farmers Insurance Group of Companies			<b>Group NAIC #</b>	0212
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>		
Farmers Insurance Exchange	CA	21652	95-2575893		

<b>5. Company Tracking Number: HAR0803-107810</b>
---------------------------------------------------

## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Marcellus Rudolph 4700 Wilshire Blvd Los Angeles, CA 90023	Senior Home Product Management Analyst	(323) 932-7639	(323) 932-3950	marcellus_m_rudolph@farmersinsurance.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Mina A. Villegas		

## Filing information (see General Instructions for descriptions of these fields)

9.	<b>Type of Insurance (TOI)</b>	Homeowners			
10.	<b>Sub-Type of Insurance (Sub-TOI)</b>	Homeowners Sub-TOI Combinations			
11.	<b>State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	04.0 Homeowners 04.0000 Homeowners Sub-TOI Combinations			
12.	<b>Company Program Title (Marketing title)</b>	Next Gen Enhancements			
13.	<b>Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14.	<b>Effective Date(s) Requested</b>	New:	4-16-2009	Renewal:	4-16-2009
15.	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No			
16.	<b>Reference Organization (if applicable)</b>				
17.	<b>Reference Organization # &amp; Title</b>				
18.	<b>Company's Date of Filing</b>	11/10/2008			
19.	<b>Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

## Property & Casualty Transmittal Document—

20.	<b>This filing transmittal is part of Company Tracking #</b>	HAR0803-107810
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21.	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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On behalf of Farmers Insurance Exchange, we respectfully submit for your review and approval a Homeowners rating rule revision for our Farmers Next Generation® Homeowners product.

With this submission, we propose the introduction of rates for new optional endorsements previously filed with your department:

- **Unscheduled Personal Articles Endorsement – J6676**
- **Farmers Next Generation® Homeowners Endorsement Extending Coverage Under Section II – Liability for Farm Land Leased to Others – J6677**

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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**Check #: N/A – Paid through EFT**  
**Amount: \$100.00**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2



**FARMERS**

4700 Wilshire Blvd.  
Los Angeles, CA 90010  
Bus: (323) 964-8036  
Fax: (323) 932-3950  
www.farmersinsurance.com

November 13, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201

Subject: **INTRODUCTION OF NEW OPTIONAL COVERAGES – FARMERS NEXT GENERATION® HOMEOWNERS**

COMPANY	Reference Number	NAIC No.	GROUP No.
Farmers Insurance Exchange	HAR0803-107810	21652	0212

Dear Commissioner:

On behalf of Farmers Insurance Exchange, we respectfully submit for your review and approval a Homeowners rating rule revision for our Farmers Next Generation® Homeowners product.

With this submission, we propose the introduction of rates for new optional endorsements previously filed with your department:

- **Unscheduled Personal Articles Endorsement – J6676**
- **Farmers Next Generation® Homeowners Endorsement Extending Coverage Under Section II – Liability for Farm Land Leased to Others – J6677**

**Unscheduled Personal Articles Endorsement – J6676**

Although this coverage option is new to our Next Generation product, it is currently offered as an optional coverage in our existing Homeowners product. Thus, the proposed rates are based on those of the existing Homeowners product. An adjustment was made to take into account that our Next Generation product does not cover “mysterious disappearance” as the existing product does. Because fewer losses are expected as a result of the coverage limitations, the rates have been appropriately lowered.

For Jewelry Coverage, there was an additional consideration for the differences in the rating structures of the prior and new endorsements, namely deductibles, protective device discounts, and ZIP code. Since a single deductible applies for all customers electing this coverage, the new rating structure will not include a deductible factor. In addition, unlike the prior endorsement, this new endorsement will include application of protective device discount and ZIP code factors. Therefore, the base rates for this coverage were adjusted accordingly.

**Farmers Next Generation® Homeowners Endorsement Extending Coverage Under Section II – Liability for Farm Land Leased to Others – J6677**

The selected rates were based on an optional coverage that is similar and currently offered as an optional coverage in our existing Homeowners book: Personal Lines Farm Endorsement – E6180. Since the new coverage option will have more eligibility restrictions than Personal Lines Farm Endorsement – E6180, the rate has been judgmentally selected as half the rate of the existing coverage option.

Once implemented, the rates for both these coverage options will be evaluated and modified as experience deems appropriate. As both these new endorsements are optional, there is no rate impact to current Next Generation customers.

This submission also includes the proposed manual pages reflecting the above additions.

*Our targeted effective date for this proposal is April 16, 2009 for new business and renewals. Please indicate our reference numbers listed above when replying to this submission.*

If you have any questions, please contact Brian Sniegowski at (323) 932-8036.

Very truly yours,  
FARMERS INSURANCE EXCHANGE

By: Brian Sniegowski  
Arkansas Home Product Manager  
Farmers Insurance Group